## **PUBLIC SUBMISSION**

**As of:** September 28, 2015 **Received:** September 24, 2015

Status: Pending\_Post

**Tracking No.** 1jz-8lau-ug8b

Comments Due: September 24, 2015

**Submission Type:** Web

**Docket:** EBSA-2010-0050

Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7411

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: Duane Alberts

Address:

26724 535th St.

Pine Island, MN, 55963 **Email:** duanealberts@aol.com

**Phone:** 507-356-4477

## **General Comment**

To whom it may concern, Dear Sir.

It is my understanding that this rule severely restricts the use of options in IRA accounts. Options, if used correctly, can reduce risk and increase returns in a retirement account. I have used options for many years to do just that. Please remove the portion of this proposed rule that would restrict or limit a person's right to trade puts and calls in a retirement account.